

## Customer identification requirements

We can provide literature in alternative formats. The formats are: large print, braille and audio CD. If you'd like to register to receive correspondence in an alternative format contact us on **0800 092 3300**. If you're deaf, have hearing loss or speech loss, please use Relay UK at **relayuk.bt.com**. This is a free service that can help you communicate over the phone.

We aim to protect you from criminals who might try to use your identity. We must meet rules which aim to stop the banks' products and services being used to launder money. So we need to confirm your identity.

### What you need to do

To prove your identity, you must give us:

- 1 item from list 1
- a **different** item from list 2 (proof of address).

You'll need separate documents from list 1 and list 2. You can't use the same for each list. For example a DWP pension letter for proof of ID, and a DWP entitlement to tax credit letter for proof of address.

We'll need a black and white copy of each proof of ID. You should send these with the form you're filling in.

The right person will need to certify that the copies you send are true to the originals. This person could be a solicitor or lawyer, a chartered or certified accountant, or a notary. Or a police officer, or a Financial Conduct Authority (FCA) authorised financial intermediary.

### Financial advisers

Some financial advisers are registered as both Cater Allen intermediaries, and with the Prudential Regulation Authority or the FCA. These advisers can supply a Verification of Identity Certificate for each person named on the form.

**With some accounts, you may need to provide extra proof, depending on who you are:**

<p><b>If you're a limited company, limited partnership, or limited liability partnership, please provide:</b></p> <ul style="list-style-type: none"> <li>o your firm's registered name and address, date of incorporation and company number. These must match Companies House records before you can go ahead</li> <li>o forms from Companies House showing the firm's owner has changed, if this is the case</li> <li>o confirmation your firm is majority owned, or a consolidated subsidiary, if this is the case.</li> </ul> <p><b>If you're a partnership, please provide:</b></p> <ul style="list-style-type: none"> <li>o a certified copy of the partnership agreement or deed. If a name on the partnership agreement isn't the same as on the ID or application, we'll also need a copy of the marriage certificate or deed poll</li> <li>o a solicitor or accountant's letter listing all partners, if you don't have a partnership agreement.</li> </ul>	<p><b>If you're a trust:</b></p> <ul style="list-style-type: none"> <li>o and <b>you're registered with the Trust Registration Scheme (TRS)</b> run by His Majesty's Customs and Revenue (HMRC), <b>please provide both:</b> <ul style="list-style-type: none"> <li>- an excerpt of the trust's HMRC TRS register which includes information on the trust and its beneficial owners. This must have been printed within the last 90 days.</li> <li>- a signed letter, or Cater Allen application or form, from a regulated third party, confirming the trust's nature and purpose. This can be a Cater Allen intermediary as long as they aren't party to the account. Or a solicitor or chartered legal executive. Or an accountant registered with a professional body, or with a firm regulated by the FCA or PRA.</li> </ul> </li> <li>o and <b>you aren't registered with the TRS, please provide both:</b> <ul style="list-style-type: none"> <li>- a written declaration within our forms saying why you don't need to be registered</li> <li>- copies of the trust deeds showing names and addresses of each trustee, Settlor and beneficial owner.</li> </ul> </li> </ul> <p>You'll also need to include certified copies of any further deeds, such as deeds of removal or appointment. If any names differ from those on the deed and application, or on the ID you've supplied we'll need a copy of the marriage certificate or deed poll showing the name change.</p> <p><b>If it applies,</b> we'll also need to see:</p> <ul style="list-style-type: none"> <li>o a certified copy of the will or agreement</li> <li>o a certified copy of a death certificate</li> <li>o proof of the nominee shareholding agreement if you have one</li> <li>o certified proof of your legal power over the main account holder, if you're also a parent, custodian, or have power of attorney (POA)</li> <li>o a solicitor's letter to confirm any clearly defined pay out that's happened. This could be an amount or percentage to a beneficiary in the will or deed. This is not applicable for discretionary trusts.</li> </ul>
<p><b>If you're a pension scheme, please provide:</b></p> <ul style="list-style-type: none"> <li>o a copy of the pension-scheme trust deed, and any deed of amendment. These need to show the scheme's name, and all trustees' names and addresses</li> <li>o a copy of your HMRC Pension Scheme Registration, or proof of it</li> <li>o proof that pension contributions are made by an employer by taking these from the employees wages.</li> </ul>	<p><b>If you're a club, society or charity, please provide:</b></p> <ul style="list-style-type: none"> <li>o a copy of the constitution or similar that sets out the club or society's nature, purpose and aim</li> <li>o a record of a meeting to authorise opening the account. This needs to confirm the authorised account users, and be signed by 2 official committee members</li> <li>o proof from the Charities Commission that you're a charity, if this applies.</li> </ul> <p><b>If you're a church body or a place of worship, please provide:</b></p> <p>A certified Building of Worship Certificate from the General Register Office.</p>
<p><b>If you're a power of attorney, you must give us proof of your legal power over the main account holder by providing:</b></p> <ul style="list-style-type: none"> <li>o a certified copy of the power of attorney (POA).</li> </ul>	
<p><b>If you're an appointed deputy/receiver you must provide:</b></p> <ul style="list-style-type: none"> <li>o a certified copy of the Court of Protection Order.</li> </ul>	
<p><b>If you're a personal representative or executor of a person who passed away, you must provide:</b></p> <ul style="list-style-type: none"> <li>o a certified copy of the death certificate, plus either <ul style="list-style-type: none"> <li>- a certified copy of the grant of probate</li> <li>- a certified copy of the letters of administration that provide the authority of the personal representative or executor to administer the estate.</li> </ul> </li> </ul>	

### Guidance for certification of documents

- Photocopies of original documents should be signed, dated and certified as 'original seen'.
- **If a document has more than one page, the certifier must certify the first page, then sign and date all key pages.** Key pages have personal details on them, details about signatories and the purpose of the relationship. For example, details on a trust payout.
- We may need to contact the certifier. They must provide their name, phone number, and personal or business address. And also, their qualifications, and their membership number of their trade or industry association.
- When we get your documents, they need to have been certified no longer than **3 months** before.
- Where you're providing a copy of an original certified entry into a register, we don't require further certification. If you're sending in a photocopy of this, it should be certified following the guidelines within this document.

### Details you must know about your ID documents

- If you've changed your name since your ID document was issued, we need proof of this.
- The name and address on your ID must be the same as the name and address you give to us in your application.
- You can't use the same document to prove your identity **and** your address. Or use 2 documents from the same source, for example, Department for Work and Pensions, and Jobcentre Plus.
- If you're not a UK national, you must send us a copy of your valid UK visa. Or another proof of your right to stay in the UK, such as an entry stamp, or a sticker showing you've been cleared to enter, in your non-UK passport. Or a copy of your biometric residence permit issued by the UK Home Office.
- We may need to do extra checks and ask you to provide extra proof of your identity.
- We'll keep a copy of the ID you give to us.
- Please don't send original documents by post.
- Be careful printing a bank, building society, credit card, or credit union statement off the internet. It must show your name, address, sort code and account number. Also the date it was issued, and the web address at the top or bottom of each page.

List 1 - Proof of identity	List 2 - Proof of address
<b>UK or Irish passport</b> (signed and in date)	<b>UK photocard driving licence</b> (signed and in date)
<b>Non-UK or non-Irish passport</b> (in date and with a UK valid visa or document showing your right to remain in the UK)	<b>UK old-style paper driving licence</b> (in date)
<b>UK driving licence</b> (signed and in date)	<b>Notification you get UK government or local authority pension or benefits</b> (must be on headed paper, and less than 12 months old)
<b>EEA or Switzerland identity photocard</b> (in date with confirmation of settlement status)	<b>Council Tax bill, demand letter, or exemption certificate</b> (for this tax year)
<b>Electoral Identity Card issued by the Electoral Office for Northern Ireland</b> (in date)	<b>Letter from HMRC</b> (that's less than 12 months old, and not a P45 or P60. For example, notice of tax coding, tax-summary statement, or tax-credit document)
<b>Blue Badge disabled parking permit</b> (in date)	<b>Bank, building society, credit card or credit union statement</b> (that's less than 3 months old, and isn't a Cater Allen statement)
<b>Biometric residence permit issued by the UK Home Office</b> (in date and containing visa requirements)	<b>Utility bill</b> (For example, for gas, electricity, water, broadband, satellite, cable, or landline telephone. If monthly, the bill must be less than 3 months old. If yearly, the bill must be less than 12 months old)
<b>UK old-style paper driving licence</b> (in date)	<b>Letter from local council confirming you're on the electoral register, or poll card for local or national elections</b> (less than 3 months old)
<b>Notification you get UK government or local authority pension or benefits</b> (must be on headed paper, be less than 12 months old and include the amount of benefit being paid)	<b>Tenancy agreement from housing association or local council</b> (current and less than 12 months old)
<b>Letter from HMRC</b> (that's less than 12 months old, and not a P45 or P60) For example, notice of tax coding, tax-summary statement, or tax-credit document	<b>Mortgage statement from a lender we recognise</b> (less than 12 months old)
<p>If the person is aged under 18, and can't provide proof of identity from the list above, we can instead accept:</p> <ul style="list-style-type: none"> <li>○ <b>National Proof of Age Standards Scheme (PASS) card</b> (in date)</li> <li>○ <b>birth certificate</b></li> <li>○ <b>adoption certificate</b></li> <li>○ <b>NHS medical card</b></li> <li>○ <b>Young Scots National Entitlement Card</b> (in date).</li> </ul>	<p>If the person is aged under 18, and can't provide proof of address from the list above, we can instead accept one of these:</p> <ul style="list-style-type: none"> <li>○ <b>confirmation from the person's place of work or study, or care institution</b></li> <li>○ <b>photocard driving licence</b> (full or provisional and in date)</li> <li>○ <b>bank statement</b> (less than 3 months old)</li> <li>○ <b>proof of child benefit or child tax credit</b> (less than 12 months old).</li> </ul> <p><b>Sometimes, the person may be in care, or in a place of assisted living so you can't get proof of ID for them.</b> In this case, we'll consider a letter from those running the residence. This needs to be on headed paper, and to confirm the residence's address and contact details, and the person's full name and date of birth.</p>

### List 3 - Proof of your trading address

**Bank, building society, credit card or credit union statement**

(less than 3 months old, in the name of the business and to the trading address. But not a Cater Allen bank statement)

**Business insurance** (must be valid, original or certified copy. Must show the business name and trading address)

**Signed letter from a practicing third-party solicitor or accountant registered with an approved professional body** (must contain trading address and be less than 12 months old)

**Certified copy of a building of worship certificate** (if you're a charity)

**Trading licence** (must be the most recent, valid and in the name of the business and to the trading address)

**Business credit card statement** (must be less than 3 months old, in the name of the business and to the trading address)

**Utility bill** (For example, for gas, electricity, water, broadband, satellite, cable, or landline telephone. If monthly, the bill must be less than 3 months old. If yearly, the bill must be less than 12 months old)

### Here to help

If you need any help, please call us on **0800 092 3300**.

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